IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Rikin S. Patel 8 Art Unit: 2192 Serial No.: 10/694,518 Confirmation No.: 1895 § Filed: § 10/27/2003 Examiner: Thuy Chan Dao § Atty. Dkt. No.: 200901488-2 For: TRANSACTION PROCESSING (HPC.0845US) § ARCHITECTURE

Mail Stop Amendment

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

REPLY TO OFFICE ACTION MAILED DECEMBER 10, 2009

Sir:

In response to the Office Action of December 10, 2009, please amend the aboveidentified application as follows:

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.